

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Yvonne D. Kirkland  <u>Debtor</u>  U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)  <u>Movant</u>  vs.  Yvonne D. Kirkland  <u>Debtor</u>  and Kenneth E. West, Esq.  <u>Trustee</u>	Chapter 13  NO. 22-11012 AMC  11 U.S.C. Section 362
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**ORDER**

AND NOW, this            day of           , 2023 upon the filing of a Certification of Default by the Movant in accordance with the Stipulation of the parties approved on November 9, 2022, it is ORDERED AND DECREED that:

The Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 of the Bankruptcy Code, is modified with respect to the subject premises located at 1921 East Cambria Street Philadelphia, PA 19134 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.

**Date: March 8, 2023**



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United States Bankruptcy Judge.